

# Financial Literacy Workshop Topics

## Workshop I – *“Give Yourself Credit”*

- Borrowing Basics - Introduction to Credit
  - Overview of credit
  - Types of Loans
  - Cost of Credit
  - When You Apply for credit
- To Your Credit - how credit history affects your credit future
  - What is a Credit Report?
  - Getting a Copy of your Credit Report
  - How do I Read a Credit Report?
  - Building and Repairing your Credit History
- Charge It Right –how to make a credit card work for you
  - Credit Card Characteristics
  - Shopping for the Best Deal
  - Applying for a Credit Card
  - Paying your credit card bill
  - Keeping a Record
  - Examples of credit card use
  - Lost/Stolen Credit Card

## Workshop II – *“Money Matters”*

- Bank on It – an introduction to bank services
  - Keep Your Money in the Bank
  - Types of Financial Institutions
  - Basic Banking Terms
  - Deposits Versus Non-deposit Products
  - Additional Bank Services
  - Tour of a Bank
- Check It Out - choosing and keeping a checking account
  - Benefits of Checking Accounts
  - Finding the Right Checking Account for You
  - Comparing Checking Accounts
  - Opening a Checking Account
  - Using Money from your Checking Account
  - Keeping Record of your Checking Account
- Loan to Own - consumer lending
  - Installment Loan Basics
  - Auto Loans
  - Other Secured Installment Loans
  - Unsecured Installment Loans

- Keep It Safe - consumer rights
  - Federal Consumer Protection Laws
  - Deposit Regulations
  - Non-deposit Investment Products
  - Lending
  - Loan Scams

### **Workshop III – “Welcome Home”**

- Money Matters - budgeting
  - Why Budget?
  - Income and Expenses
  - Budgeting Tools
  - Budgeting Considerations
- Pay Yourself First - saving
  - Overview of Savings
  - Savings Tips
  - How your Money Can Grow
  - Savings Options
  - Special Accounts
  - Investment Options
  - How Do I Decide What is Best for Me?
- Your Own Home -buying a home
  - To Rent or Own?
  - Am I Ready to Buy a Home?
  - Homebuyer Assistance Programs
  - Mortgage Terms
  - How Much Mortgage Can I Afford?
  - Shopping for the Best Deal